

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	Confirmation No.: 6581
Kitchen, et al.)	
)	
Serial No. 09/820,805)	Examiner: Lalita Hamilton
)	
Filed: March 30, 2001)	
)	Art Unit: 3693
For: ELECTRONIC BILL PRESENTMENT WITH)	
MULTI-LEVEL BILL INFORMATION STORAGE)	

AMENDMENT RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action dated August 31, 2006, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims of the patent application are patentable, and request that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.